



Issue 3 – 2018

# THE RETIREE GUARDIAN

Newsletter of CenturyLink retirees who are members of  
the NWB – US WEST – Qwest Retiree Association

www.AUSWR.org

## *Message from the Chair*

I am very excited to announce that this issue of *The Retiree Guardian* is going out to the membership of the Colorado-Wyoming group. As you probably know, that group will close at the end of 2018. We welcome them to our organization as they continue their interest in retiree work. Please know that we appreciate your partnership over the years and look forward to continuing the mission of the group.

We just completed our annual meeting and it was great. Our keynote speaker, NRLN President Bill Katereit, reviewed retiree issues at a national level and the impacts of benefit changes and legislative decisions. We are broadening our focus to national issues and events impacting not only us as retirees but those which will also impact future retirees. Moving forward we hope to keep dependable, substantial retiree benefits at the forefront of our companies, our congress, and society in general.

At the same time, we will be alert to changes our company experiences. More information will be forthcoming on the changes due to the merger with Level 3 as we receive it. We hope our expanded efforts pique your interest. We welcome questions and suggestions for areas needing our attention.

As I have often mentioned before, we are very fortunate to enjoy our benefits. However, we must be vigilant in protecting them, not only for ourselves but for those who retire today with dreams and hopes similar to ours. Thanks for your continued membership and support of our Northwestern Bell - U S WEST - Qwest - CenturyLink Retiree Association.

*Jerry Weldon*

## **An invitation to Colorado and Wyoming Retirees to join our Retiree Association**

Ever since the Regional AUSWR board decided to cease their operations, the Colorado/Wyoming Association and ours have elected to continue operating. During these last few years your leaders and our leaders have worked together to provide a united front as we worked with CenturyLink on retiree issues and concerns. Now that your association has made the decision to cease operations we would like to let you know that we would love to have you join our group.

Here, in no particular order, is some “food for thought” to help you decide if joining our group is right for you.

- You received this copy of our *Retiree Guardian* by us working with your Board — they actually sent it to you as we do not have a copy of your association’s mailing list. You will notice some similarities as well as some differences between what we publish and what your board publishes. We publish four *Retiree Guardians* each year, just as your group has done.
- Our annual dues are \$25.00 and all of our memberships start on July 1 of each year and go through June 30 of the following year. We budget \$5.00 of your dues to the NRLN (National Retiree Legislative Network) and we provide them with your email address so that you will receive periodic updates from the NRLN on the issues that they promote. One of our board members

*continued on page 2*

**Our Mission: To preserve and protect the pension and benefits we earned**

**Invitation ... continued from page 1**

serves on the NRLN leadership team and attends two meetings each year in Washington, DC, and she also writes an article about the NRLN in each *Retiree Guardian*.

- You have the option when you send in your dues to have the *Retiree Guardian* sent to you via email or via US Mail. Using US Mail delays your receipt by about 10-14 days.
- One major difference between our two associations is that we have elected to pay for clerical services with a firm in Minneapolis. This group maintains our data base, they provide any clerical work that we require, they receive all checks and deposit them in the bank and then they send appropriate updates to our treasurer. The key outcome of this process is that we do not require members to provide their time and effort in these types of work operations.
- We have made a decision to continue with our operation as a retiree association. We currently have about 2,200 members and we lose about 170 per year. So, unless we can grow our membership we will be in the same situation as your board was in when they elected to close down at the end of 2018. At this time, we have decided to continue operations. If in the future we would make a decision to cease operations, it would take 12-18 months to close down our operation, so that should give our members plenty of advance notice.
- Depending on the volume of memberships we receive from Colorado and Wyoming, we see a potential need for some help from a few of these members. First, we would certainly appreciate having one-to-three volunteers to serve on the board. The minimum time commitment for a board member is to attend a monthly conference

call that averages about 90 minutes. On our current board we have a member who is the chair, another who is our treasurer, as mentioned above we have a director who works with the NRLN, and we have a member who assists in getting *The Retiree Guardian* issued. We also pay an editor who takes all of the articles that we receive from many sources and does the layout. The finished computer file is emailed to those who choose to receive it electronically and is printed for those who elect to receive it via mail.

- Again, depending upon how many join our group, we would also like some volunteer assistance in getting the names of those retirees who have passed away. I would guess that the Colorado and Wyoming retirees who join our association would like to continue receiving the “Milestones” section of *The Retiree Guardian*. We need local help in gathering the names of those who have passed and sending them to our clerical group.

So, armed with the above information, we hope that many of you will join our association. Together we will be stronger and will be able to continue to operate with the intent of staying in contact with CenturyLink leadership.

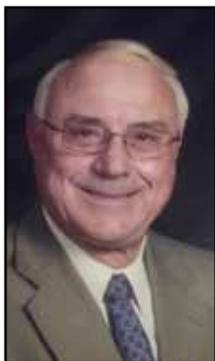
**Senior Citizen Texting Codes**

- ATD. . . . . At The Door
- BFF . . . . . Best Friend Fell
- BTW . . . . . Bring The Wheelchair
- FWIW . . . . . Forgot Where I Was
- LMDO. . . . . Laughing My Dentures Out
- ROFLACGU. . . . . Rolling On The Floor  
Laughing And Can't Get Up

**Inside this Edition ...**

- 3 ♦ Introduction of new Board Members
- 4 ♦ Annual Meeting Report
- 5 ♦ Membership and *Retiree Guardian* Updates
- 6 ♦ NRLN's Grand Bargain
- 7 ♦ Fargo-Moorhead Reunion
- 8 ♦ Hug a Bear — Treasurer's Report
- 10 ♦ Annual Meeting Photos
- 12 ♦ Milestones
- 13 ♦ Challenge Accepted
- 14 ♦ CTL Shareholder Meeting
- 15 ♦ Report Excerpts — Medicare
- 16 ♦ Health Insurance Enrollment
- 18 ♦ Person-to-Person
- 20 ♦ Membership Renewal Form

## Roger Borowicz



My telephone career began with NWB in Fargo after graduating from UND in 1961. I went on leave from the phone company in 1962 to serve in the military and returned to Fargo in 1964. Over the next four years I held several plant department assignments, attended a data training school in Cooperstown NY and had an

accounting department assignment in Fargo. I went to Sioux City IA as service supervisor in 1968 and to North Plate NE as district plant manager in 1969. That was followed with a DPM job in Duluth MN and a move to Minneapolis in 1979.

In the Twin Cities I held several district staff positions, did some divestiture planning for the plant department, and had the FACS implementation and operation support project (mechanization of loop and switching line records). As the U S West staff positions were being regionalized, I picked FACS implementation/operations support for the Mountain Bell and Pacific Northwest Bell areas.

This was a very interesting period as we developed positive relations among the regional staff work teams — a tribute to the good people that were employees of the telephone companies. I retired in 1991 with 30 years of service with NWB/U S West.

My second career was with Metro Transit bus company: a couple of years as a part-time bus operator and then as a garage manager. I retired from Metro Transit in 2005 with 14 years of service.

In full retirement now, Margaret and I are enjoying our family. We have enjoyed our winter travels to the warmer climates of the US. I am also kept busy doing a lot of project work in the neighborhood we live in and at our hunting place up north. I also enjoy my work on the board of the Polish American Club.

I feel honored to have been asked to serve as a director of our retiree association.

## Floyd Olson



My telephone career started in Sioux City IA as a frame-man. From that job I moved on to several jobs in the Sioux City District and was a district plant supervisor when I transferred to Des Moines IA. I worked in the Sioux City District for eight years.

I was privileged to hold several plant jobs in Des Moines. In addition I was on leave to set up and manage the Concentrated Employment Program (part of the War on Poverty) for the City of Des Moines. My assignment after that was as the area toll and special services supervisor. I was in Des Moines for eight years.

My next assignments were in Nebraska. I was the district plant manager in the Grand Island NE district. The next and final move was in 1971 to the Nebraska area plant office in Omaha. My last years with NWB were as the regulatory manager for Nebraska. My 32-year-career ended in 1986.

After retiring from NWB (It was then U S WEST) I worked for Great Plains Communications, a small telephone company in Blair NE. Much of my work took me to Washington DC, working with national telephone organizations. I worked 10 years for Great Plains.

Since retirement I have done a lot of volunteer work. I am a math mentor at Boys Town and worked with the AARP Taxaide organization doing taxes for middle- and low-income elderly. I have been active in education, serving on boards for 14 years.

In all of my assignments with NWB, I was impressed with the quality of people I worked with and am honored and humbled to be a director in the retiree association.

# Report from our 2018 Annual Meeting

*The Annual Meeting of our organization featured Bill Kadereit, president of NRLN, as our guest speaker. Floyd Olson, one of our new board members, summarized the presentation for the benefit of those who couldn't attend. We thank Floyd for capturing the highlights and jumping into the work of the board!*

We were pleased to have Bill Kadereit speak at the Annual Meeting. He gave us a preview of what will be called the "Grand Bargain" that is summarized in another article in this *Retiree Guardian* (page 6).

Mr. Kadereit outlined some of the issues NRLN will be addressing in 2018 and beyond.

- Protect pensions
- Protect Social Security and Medicare
- Lobby for prescription drug importation and competitive bidding bills
- Reduce prescription drug prices

In our meeting he addressed proposals that protect Social Security and Medicare for 75 years and takes the Medicare Premium Support Plan off the table.

Medicare and Social Security Dilemmas are:

- For Social Security, by 2022 annual outlays exceed revenue.
- For Medicare, by 2029 the Medicare Trust Fund will be exhausted.

From 1983-2017 Social Security and Medicare Annual Trustee reports asked Congress to raise taxes or cut benefits to save the plans. Nothing was done.

NRLN's 2018 proposal is outlined as follows:

#### **Annual funding required:**

- The Trustees for Social Security and Medicare programs reported a 75-year deficit for these programs as \$25.3 billion per year.
- Source of funds for these programs are improper

payments by Government programs. In 2016 the amount was \$144.3 billion/year (2017 numbers are not yet available). Improper payments for Medicare and Medicaid (a part of the total) are \$96 billion.

#### **General Terms and Conditions:**

- Declare war on Health Care costs.
- Payroll Tax Dollar savings may not be reallocated to pay for other programs
- Discontinue Congressional and HHS plans that permit subsidies be paid to Medicare A, B, C and D plan insurer companies.

I think you will agree that this is a very aggressive agenda. Failure of these programs will have a severe impact, especially on our children and grandchildren. It is important to keep up to date on these issues. We will do our best to help you do that. Thanks to Mr Kadereit for outlining these plans.

#### **Editor's Note:**



Al Barthel, was not identified in the picture on page 14 of the last *Retiree Guardian*, nor was his last name in the article. My apologies, Al.

# Membership and *Retiree Guardian* Updates

By Clyde Just

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On page one of this *Retiree Guardian*, you likely read the invitation to the 1,800 or so members of the Colorado/Wyoming retiree organization to join our group. The board of directors of that group has elected to close down their organization at the end of 2018. They announced this decision to their members in the first issue of their *Retiree Guardian* this year.

After some thought and discussion with their board chair and review by their board, we have come to an agreement that their board will send these 1,800 members a copy of this issue of our *Retiree Guardian* at our expense. That basically means that these 1,800 retirees will not only receive their normal Colorado/Wyoming Issue 3 but they will also receive our Issue 3 (the same one that you are currently reading). This will provide them with the opportunity to compare the similarities and differences in the two *Retiree Guardians*. Our offer contains several key points that each of them will need to review and evaluate in order to make a decision on whether or not to join our organization. Your board is hopeful that many of the Colorado/Wyoming members will become members of our group. During the next few months we will keep you informed about the outcome of this “membership drive.”

In my article in the last issue, I challenged all of you that you had a choice to either “do something or do nothing” to help our retiree organization. During our recent annual meeting I asked all of the attendees to take an extra copy or two or three of our latest *Retiree Guardian* and to go out and recruit new members. Remember, only about 20% of our retirees currently belong to this association, so there is a lot of fertile ground to work. You can also work at recruiting new

members. What else can each of you do to help our association? First, send in your own membership renewal form. Next, accept my challenge on sending in a group picture of any group of retirees that you belong to that meets on a periodic basis. Also, accept my challenge of sending in an article that you feel would be interesting to your fellow members and I will get it published in a future *Retiree Guardian*. To assist you on this latter challenge please feel free to contact Don Warsavage and take up his offer of help in writing the article. In my article for the next *Retiree Guardian*, I hope that I will be able to announce some huge numbers of new members as well as having more pictures and more articles from members of our association.

Now that July 1 has come and gone, it is time to renew your membership if you have not already done so. If you get a hard copy of *The Retiree Guardian*, please check the last page to see your renewal date. If it is July 1, 2018, your dues are now past due. If you get your *Retiree Guardian* via email, please check your cover letter to see your renewal date. All of our current members will receive this issue even if their dues are past due. However, if you have not renewed your dues by October 2018, you will not receive Issue 4 for 2018 that will be sent out in November 2018.

On Thursday, June 7, I went to Sioux Falls to attend the CWA noon luncheon at the Pizza Ranch. Dale Axtell was kind enough to let me say a few words to this group. As of one week later I already had received emails from five retirees asking for information on how to join. Thanks Dale, and thanks to all of the attendees. Hopefully, over the next few weeks we will have others who will also join our retiree association.

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Cornell University Legal Information Institute at: <http://www4.law.cornell.edu/uscode/17/107.html>.



## **NRLN's *Grand Bargain* Proposal to Save Social Security and Medicare**

*By Cindy Hadsell*

*NWB-U S West-Qwest Representative to the NRLN*

NRLN has developed a *Grand Bargain* proposal to save Social Security and Medicare. It is a nonpartisan proposal that could save them for 75 years (to 2093) and significantly reduce the federal budget and deficit. The *Grand Bargain* (GB) is based on conclusions reached from an extensive analysis of governmental data. This summer a series of detailed articles was distributed by NRLN via email to all members of our association. What follows is the final article in the series — which is a summary of the five preceding articles. What's next? The NRLN will use the material to lobby Congress to take action now! You will be asked to lend your voice so your representatives hear from their citizens. To find the entire series of articles, go to [www.NRLN.org](http://www.NRLN.org). And watch for further information in emails and editions of *The Retiree Guardian*. This issue is at crisis stage and can't wait another 35 years!

### **NRLN President's Forum Bill Kadereit, President**

#### **NRLN *Grand Bargain* Summary**

Social Security Old Age & Survivors Insurance (OASI) and Disability Insurance (DI) programs survive only because workers and employers have contributed 12.4% of workers taxable earnings. Congress ignored (for 35 years) trustees' actuarial advice that one in four Americans (25%) will be over age 65 by 2060. Congress has not raised the payroll tax rate. Social Security is not actuarially funded.

Disability Insurance and Old Age and Survivors Insurance reserves will be depleted in 2032 and 2034 respectively, when benefits could be cut by as much as 17% for all enrollees or 21% for post 2018 enrollees only. Retirees, our kids and grandchildren lose.

The 2018 Medicare Trustee's report urged raising the payroll tax rate by 2.84% and/or finding \$25.9 billion yearly to plug a 75-year deficit.

Medicare A, B, C and D plans — our nation is not effectively addressing two common Medicare problems: healthcare costs rising at more than double inflation rates and the impact of the over-age-65 population growth (to 25% of the U.S. population by 2060). Over 95% of Medicare A, Hospital Insurance (HI), income is generated from a 2.9% tax on taxable payroll. Congress has not raised this tax rate for 35 years, Hospital Insurance reserves run out in 2026.

The 2018 Medicare Trustee's report urged raising the tax rate by 0.82% and/or finding \$2.1 billion annually to plug a 75-year Hospital Insurance deficit. Medicare B, C and D are funded by enrollee premiums, interest and other, but 73% of B, C, and D costs are paid with \$292 billion federal income tax dollars. Medicaid and CHIP plans add \$375 billion and \$15 billion respectively. This 2017 \$682 billion federal income tax tab will rise due to healthcare price inflation and an aging population. The combined annual Social Security and Medicare 75-year gap is 2.39% of taxable payroll or \$28.0 billion.

NRLN's *Grand Bargain* proposal calls for closing the 75-year gap by:

- Raising or eliminating the Social Security taxable earnings limit and/or
- Raising the payroll tax rate by 2.39% of taxable payroll and/or
- Cutting annual Wrong and Improper payments of \$141 billion and/or
- Cutting annual over-appropriations of \$300 billion wherever possible.

Savings would be sequestered and be unavailable to

***NRLN ... continued on page 7***

**NRLN ... continued from page 6**

other federal programs. Savings dollars would be allocated to the following: fund Social Security and Medicare 75-year deficits (\$28.0 billion annually) first; and then to fund Medicare B and D federal obligations; and then Medicaid and CHIP.

**The NRLN 2018 Grand Bargain Proposal  
Protect Medicare and Social Security  
for 75 Years (2093)**

**Social Security (SS) Facts:**

- Workers and their companies have sustained SS by investing 12.4 % of worker taxable income for over 35 years — paid in 99% of all SS income
- 14.5% of US population was over age 65 in 2015, grows to 21% by 2035 and 25% by 2060 (100 million people); given this growth SS reserves will be depleted by 2034; benefit cuts of 17-21% are probable for current workers under age 55
- Congress blocked payroll tax hikes from 1983 to 2018 (35 years), strangling the life out of the Social Security program. Why? To avoid not being reelected.
- There is hope for our kids and grandkids – the SS Trustees 2018 report states that raising the payroll tax by 2.85% or finding a way to add \$25.9 billion every year starting in 2018 would fund SS for 75 years - to 2093.

**Medicare/Medicaid/CHIP Facts:**

- Workers and their companies paid 96% of the Medicare A Hospital Insurance (HI) trust income by investing 2.9% of worker taxable income for 35 years.
- However, escalating healthcare costs and rapid growth of our over-age-65 population will deplete HI reserves by 2026. Benefit cuts are probable.
- There is hope for our kids and grandkids – the Medicare Trustees 2018 report states that raising the payroll tax by 0.82% or finding a way to add \$2.1 billion every year starting in 2018 would fund HI for 75 years - to 2093.
- Enrollee Medicare B and D healthcare costs are funded by enrollee premiums, deductibles, copayments and coinsurance but federal income taxes

fund 72% of B and D revenue (\$292 billion of \$405 billion). Medicaid (\$375 billion) and CHIP (\$14 billion) add to the federal tax obligation.

The NRLN Grand Bargain proposal is to save Social Security and Medicare Hospital Insurance combined by offering doable actions to eliminate their 75-year deficits and shore up federal support of Medicare B and D, and possibly Medicaid and CHIP.

**Covenants to be successful:**

- Sequester savings to keep Congress from spending them as “pay-fors” elsewhere.
- Allocate funds to Social Security and Medicare Hospital Insurance combined deficits of \$28 billion,
- Then allocate funds to satisfy Medicare B and D federal obligations and then,
- Allocate remaining funds to support Medicaid and CHIP obligations.

Thank you for taking the time to read the material.  
*Next comes action!! Stay tuned!*

**Fargo-Moorhead Area  
Telephone Company Reunion  
Saturday, September 15, 2018**

Anyone who worked in the Fargo-Moorhead area in any department for Northwestern Bell, U S WEST, Qwest, AT&T or CenturyLink is invited to attend a reunion to be held in Fargo the evening of Saturday, September 15. This reunion gathering will provide an opportunity for former employees to renew friendships, reconnect, reminisce, swap stories and share memories.

The reunion will be held from 5:00-7:30 p.m. on Saturday, September 15, at the **Delta Hotel by Marriott**, 1635 42nd Street South, Fargo. Arrangements are being made for a block of guest rooms which will be made available at a reduced price.

For additional information or to make reservations, please contact either: John Carlson at 701-361-4815 or bearcat111@gmail.com, or Mary Hisley at 952-237-1451 or mmhisley@msn.com.

## Hug a Bear

The February 6, 2001, edition of the *Minneapolis Star Tribune* featured a story about “Lost Kids” in the foster care system. The story lead off with a picture of 20-year-old young woman recounting her experience of instability and loneliness moving from foster home to foster home throughout her youth – a total of 37 placements. She is holding a cloth Teddy Bear she’s had since she was seven years old. It’s the only material item she was able to keep over the years. It was the one thing that was truly hers that she could hold on



to no matter how many homes she lived in. This bear was a Hug a Bear — the same bear the Metro Life Member Pioneers have been making since the early 1980s. The article didn’t reveal how or where she got the bear, but for the Pioneer ladies who make Hug a Bears,

it didn’t have to. The picture demonstrated so clearly why they make these little cloth bears – so a child has something to hold when they’re scared or in a crisis. Perhaps they were given the bear by a police officer who was there to remove them from a home that is no longer safe, or maybe by an EMT who arrived in an ambulance to take them to the hospital after a car accident, or even the little bear might have been on a cot in a shelter where they fled to for safe shelter.

The Hug a Bear project was started in Ortonville MN by Pioneer Twyla Hinneman. The basic pattern hasn’t changed over the years. Since then, Pioneer chapters throughout America have adopted this project and several hundred thousand bears have been donated to police, fire, hospitals, crisis centers and other human service agencies. Bears have been sent to US troops and missions in Syria, Haiti, the Congo, Iraq and to countless cities throughout the US and Canada.

At one time most every Pioneer council/club had a Hug a Bear group. In Minnesota, Bears have been made by the Minneapolis, St. Paul, St. Cloud, Detroit Lakes and Duluth groups over the years. The

Metro Life Member Club currently has 19 women that meet once a month to make bears. The colorful material used to make the bears is usually donated or purchased at thrift shops (old sheets make great bears) along with the fiber-fill stuffing. (We are always looking for donations – so call if you have a source for these items.) Child-proof plastic eyes and noses are purchased and put on during the prep phase. Some ladies trace and cut the bears out, others put on the faces and sew them up and others turn them so they’re ready to stuff at our monthly meeting. All our volunteers have proctology degrees and skillfully stuff the bear’s fiber-fill via a little opening on the bear’s bottom, then we close up the opening and finish the bear off with a colorful knit bow tie. Each bear has a cloth label attached identifying it as an official Hug A Bear made by the Minnesota Telephone Pioneers. Our primary recipients right now are the two metro-wide ambulance services (Hennepin County Medical Center and North Memorial Medical Center) that carry the bears in their vehicles to hand out as needed to a frightened child at an emergency call. Bears are also donated, as requested, to local police departments, family crisis centers and other organizations where our little bear might bring comfort to a child.

Since the Minnesota Pioneers have had a web page, which features the activities of the Minnesota Pioneers, ([www.mnpioneers.com](http://www.mnpioneers.com)) it’s been easy for the public to Google “Hug a Bear.” This has resulted in an



*Hug a Bear ... continued on page 9*

increasing number of folks contacting us after a loved one received a bear during an emergency. Thank-you notes and stories about how our bears helped them through a rough time are always appreciated. In fact, last year a mother from Eden Prairie whose three-year-old boy was transported to the hospital via ambulance with a severe case of pneumonia contacted us after he was well. Mom and her twin boys then came to visit our group and helped us make bears for several months. Since the little fellow who got the bear was a twin, we had to make sure his brother got a bear too. They earned it with all their hard work.



Left to right: Rose Renner, Sue Archer, Sally Bolster, Lynn Laaksonen, Joanne Kennedy, Karen Earnest, Mary Ann Neuman, Elaine Deeney, Del Arme, and Sally Fuchs.

*Article submitted by Mary Ann Neuman*

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## **Treasurer's Report**

**Paul Williams, Treasurer**

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The annual membership meeting in May, which I attended with a hundred of your friends, marks the beginning of membership renewal season. Already 665 members have renewed. You will find a membership form on the last page of this *Retiree Guardian*. If you have not renewed yet please do so now while it is still fresh in your mind. I know what it is like to decide to renew, but forget what it was I meant to do before doing it.

Also in this issue you will see an invitation to the Colorado and Wyoming retirees to join us. Their organization is going to shut down at the end of the year. We hope to see many of their members join us. More members make us stronger, and we believe that we have something to offer to them. Read the invitation and see what you think.

At the annual meeting we tried to start a conversation about the future of our organization. I believe that the

trend that was identified was a shift from legal action to legislative action. Elsewhere in this newsletter you will find Cindy's article about NRLN's proposed plan to save Social Security and Medicare. This is vital for our children and grandchildren. The article is a summary. Read it, and look for more information on the NRLN website. Like me, you might be surprised to learn how simple it really is to save Social Security and Medicare for the next 75 years. You might also be shocked to learn that the amount of known payment errors in these programs is more than needed to save them.

Since this is the treasurer's report I should let you know that, as usual, we operated the first half of the year with a negative cash flow. That changes in July as renewals are processed and we will shift back to a positive cash flow until September or October. We have adequate reserves in the bank to operate through next year, and are in good shape financially.

# Annual Meeting



At the registration table: Don McWhirter, Ron Nemer, Bill Bowen, and Larry Wingate



Ilene and Donald Nitzkowski and Les and Norma Rygg



Phyllis Solomon, Virginia Busch and Gus LeMaster



Doug Gollehon, Daniel Deffley and Ken Weis



Joanne Jesson and Bert and Evelyn Ainsworth



Our Directors: Roger Borowicz, Jerry Weldon, Cindy Hadsell, Paul Williams, Floyd Olson and Clyde Just



Ted Hanna, Larry Harrison and Larry Seyl



Barb & Gordie Lundy and Sandra & Jerry Randell



Bill Foral, Tom Sheeren and Jerry Ebers

# - May 24, 2018



Peg Clark, Jan Hrasky, Marie Olson and Larry Harrison



Susie Laird, Kay Schilling and Marie Larchick



Ilene Nitzkowski, Joanne Jenson and Jean Nordhues



Floyd Olson and Gus LeMaster



Jeanette (Cain) Barnes, Roger Borowicz and Gloria Grey



Pearl Laycock, Jim Laycock and Todd Erickson



To the left : Dorothy Abbot, Tom & Marlene Rohrbough and Phyllis Solomon



Kaye Ramsey, Virginia Busch, Jill Ramsey, Mary Borrowman and Renee Hazel



Kathryn Nelson, Patricia Sevek, Karen Stott and Cindy Hadsell



Thank you for providing names and obits of friends and associates who have passed. Please ask your loved ones to include your telephone work history in your obit. It helps when the newspapers are scanned for past employees. Also, if someone's name is missing, please submit it again and we can list it in the next issue.

When reporting, please remember that more information is better. If you call, please spell the names and remember that the city and state are also needed in emails and calls.

You can submit names for inclusion in the Milestones to either Tracy Jankord from Jankord Accounting or Greg Snyder from the Twisted Pair News blog. Tracy maintains the membership database and compiles the names for *Milestones*. Contact her at [qwestretirees@jankordcpa.com](mailto:qwestretirees@jankordcpa.com) or 763-432-2860. Greg publishes current obituaries at [TwistedPairNews.wordpress.com](http://TwistedPairNews.wordpress.com). Contact him at [TPNupdate@gmail.com](mailto:TPNupdate@gmail.com) or 352-316-5872. Thanks.

Tracy and Greg

\* current member # past member

## Iowa

Albertson, Eva Jean	Moravia
Anderson, Ron Fay	Gilmore City
Anderson, William Robert "Bill"	Jesup/Littleton
# Baux, Margaret Lucille	Ankeny
* Bjornson, Bertha Mae	Urbandale
Blanchard, William C	Humboldt
Blum, Arnold Herman	Mantorville
Broadie, Cheryl	Johnston
Chase, Betty	Fairbank
Collins, Mary Jo	Johnston
Cropp, Bertharena "Bert"	Des Moines
Downs, Richard "Dick"	Bondurant
Enwright, Marilyn J	Clinton
* Geers, Fred	Des Moines
* Grimsman, Gloria	Carroll
Huffman, Waneva	Iowa Falls
Jensen, Leona	Newell
* Lange, Byrd H	Des Moines
# Lewis, James Ray	North Liberty
Murphy, Michael Clark	Coralville
Paar, Richard "Dick"	Dubuque
Poggenpohl, Marie	Tiffin
Porter, Will-Marie	Ottumwa
* Pringnitz, Harry	Waukee
Saar, Gladys	Crescent
Sadler, Michael Anthony	Urbandale
Schumann, Bev	Milford

Shepherd, Sharold	Pleasant Hill/Berwick
Stufflebeam, Blanche	Solon/Bloomfield
Winemiller, James Edward	Blockton/Omaha

## Minnesota

Anderson, Jon	Two Harbors
Berkovitz, Marlene	Crystal
Bjorkquist, Raymond "Mert"	Hermantown
Brandvold, Lavoy	Cannon Falls
Brogmus, Gwen Rene	St. Paul
* Bruno, Cynthia "Cindy"	St. Paul
Carlson, Margaret "Peggy"	Duluth
Davidson, Jack Delano	Thief River Falls
Eckstrom, Leon A	North Branch
Frank, Dale Richard	Ham Lake
Gau, Loris	Albertville
* Goodell, Leonard	Grand Marias
Graham, Roger	Minneapolis/Omaha
* Holland James	Edina
Johnson, Violet Fern	Spicer
Karich, Patricia Sue	Duluth
Kerr, Margaret "Gerri"	Bemidji
Korhonen, Clarice	Grand Rapids
Lorenz, Lovise C	St. Paul
Maanum, Lisa	Minneapolis
Miller, Jerome Edward "Jerry"	Duluth
* Minarik, Marjorie E	St Anthony
# Mlinar, Peter "Pete"	Andover
* Mousky, George	Duluth

*milestones continued on page 13*  
IA/MN/NE/ND/SD Edition

*milestones ... continued from page 12*

- # Munsinger, John D                    St Cloud
- \* Rear, Jeannette                    Crystal/Montevideo
- # Renner, Eugene "Gene"            Grand Rapids
- Score, Gary E                    Oakdale
- Sheldon, Lucille Abbie Grace    Fergus Falls
- \* Strange, Lois                      Winona
- Thompson, Douglas              Wanamingo/W. St. Paul
- # Uptagrafft, Ila Mae                Rochester
- # Walker, George Robert            Gilbert
- \* Weinandt, Harris                 Shakopee
- # Westman, Roger                    Excelsior
- Williams, Gary Nolan            Carlton
- Young, Christopher L            St. Cloud

**Nebraska**

- \* Astuto, Joseph                    Omaha
- Becker, James                    Omaha
- Janulewicz, Norma                Loup City
- Miller, Bernice                    Broken Bow
- Wade, Margaret                    Fremont

**North Dakota**

- Andersen, Virgil                    Fargo
- Anderson, Mary Jane              Edgeley
- \* Bartholomay, Gale B              Fargo
- Evjen, Leland "Lee"                Williston
- Fors, Clinton Warren              Lisbon
- \* Kapaun, Jim                        West Fargo

**South Dakota**

- Bartell, Henry Reinhold            Sioux Falls
- Dawson, Thomas Evert "Tom"    Monroe
- Donahoo, Gary                    Sioux Falls
- Eberle, Marcia                    Sioux Falls
- Gaiser, Priscilla                  Rapid City
- # Hamilton, Hazel Verlyn            Sioux Falls
- # Klinkel, Lois                      Sioux Falls
- Lynch, Robert J "Bob"            Sioux Falls
- Redden, Bonnie                    Rapid City
- Simpson, Heather                 Sioux Falls
- Weniger, Frances Eugene        Sioux Falls

**Other**

- Chase, Betty                        Prairie Du Chien WI
- \* Cleland, Ronald                    Lake Havasu City AZ/  
  Sioux Falls
- Dexter, Alvin                        Bullhead AZ
- # Edwards, Cindy Stringer        Seattle WA/Des Moines
- Hawkins, Barbara Ann            Kansas City KS
- Kemerling, Charles (Chuck)    Highlands Ranch  
  CO/Sioux Falls
- # Lyman, David Lee                  Raleigh NC
- Mitchell, Bruce Duane            Kalispell MT
- # Peterson, Marvin                    Sun City West AZ
- # Rush, Kenneth                     Gold Canyon AZ
- # Stewart, Harold                    Mesa AZ
- Swailles, Louise H                Youngtown AZ/  
  Sioux Falls

**Clyde's challenge accepted ...**

Former NWB/U S West/Qwest employees from Omaha NE try to get together at least once a month for lunch. We try to get other folks to join us, but everyone seems to be too busy. To tell you the truth, I can't even remember what departments we were in because things changed so often.

Becky

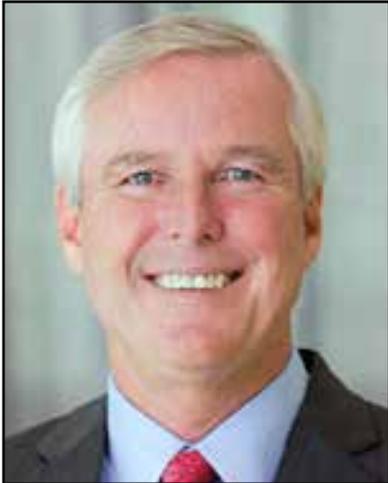
Pictured from left to right: Darlene Whitney (1990), Joanne Cisar (2004), Rebecca (Becky) Henige (2001) and Donna Welte (1988).



# CenturyLink annual shareholder meeting – good news & change!

Monroe, Louisiana, was again the location for the 2018 CenturyLink annual shareholders meeting – and three **big** messages delivered these headlines:

- CenturyLink’s Big Dividend: Protecting the Golden Goose for Investors



CenturyLink’s new CEO:  
Jeff Storey

- Passing the baton: Storey takes helm of CenturyLink as Post departs
- CenturyLink has “no plans to move HQ”

The business message was the (very) good news that the stock is doing well, and shareholder dividends will occur because of the 11+ percent growth.

The Board of Directors voted to declare a regular quarterly

cash dividend of \$0.54 per share, which was paid June 15, to shareholders of record on June 4.

Unsaid in that announcement is the layoffs that will impact about 1,000 employees or roughly two percent of the giant workforce. The cuts come as CenturyLink strives to invest for growth and integrate the Level 3 acquisition. CenturyLink blames the layoffs on redundancies from the recent Level 3 Communications acquisition. Company earnings and performance is based on its market position as the second largest U. S. communications provider to global enterprise customers, with customers in more than 60 countries.

## Shareholder votes

- Elected the 13-member board of directors.
- Hired KPMG as the independent auditor.
- Approved shareholders 2018 equity incentive plan and voted yes on a non-binding advisory regarding executive compensation.
- Failed to adopt a shareholder proposal for the company to list all the ways it contributes to lobbying. It only gained about 20 percent of the vote.

Leading the show at the meeting was the show of appreciation for departing CEO Glen Post after his

26 years at the helm, and the introduction of the new leadership of Jeff Storey, former CEO of Level 3. Post originally planned to retire in January 2019 but chose the annual shareholder meeting as the opportunity to make the change. Post told the audience that “I did not imagine this type of growth, but it happened.”

The speculation remains that because new CEO Jeff Storey lives in Boulder, he might move the CenturyLink headquarters back to the Rocky Mountains. Storey said that he won’t live in Monroe, but will work regularly out of the Monroe headquarters. The former headquarters of Level 3, which CenturyLink bought last year, was in Broomfield CO.

“I understand why folks would be concerned, but I think we need to put that worry and concern behind us because CenturyLink is going to have a major role here in this community (Monroe) for years to come, in my view,” Post said.



Outgoing CEO of CenturyLink, Glen Post, at his final shareholders meeting on May 23, 2018

“I can tell you this,” Post said. “There are no plans, that I know of, to move the headquarters of CenturyLink. The board of directors will consider that over the years, I’m sure. But right now, there is no plan. The board has no desire to move the headquarters.”

Post has been with CenturyLink for over 40 years. He’s been the company’s CEO for 26 of those years. This retirement for him is bittersweet. But as he thinks about his next chapter, he also thinks about the one for the company he’s lead all these years.

*Quotes and Glen Post photo from  
The News-Star in Monroe LA*

## Report Excerpts:

By Curtis L Kennedy, Litigation Attorney

“I attended this year’s meeting of shareholders held on May 23 at the CenturyLink headquarters in Monroe, Louisiana. Suffice it to state that the whole meeting experience was uplifting and rejuvenated my long-held conviction that, to date, there has been no deserving reason for any alarming concerns to be expressed by U S WEST/Qwest retirees.

“Unlike during the Nacchio-era control of the corporation’s retirees’ benefits, not once, since CenturyLink leadership took control over Qwest, has there arisen an event justifying a concrete need for me to take legal action against CenturyLink for the benefit of retirees. Quite simply, CenturyLink corporate leadership, unlike Qwest corporate leadership, proved themselves to be decent, honest and integrity-driven officers, in so far as retiree matters.

“Naturally, the highlight of this year’s shareholders’ meeting was to give deserving tribute to departing CEO Glen Post who had been at the helm during the past 26 years. Truly, it is going to take a yeoman’s effort on the part of new CEO Jeffrey Storey (of Level 3) to continue to perform like Mr. Post did during all the years he successfully steered and grew the company.

“No doubt, CenturyLink’s corporate revenue stream earned from traditional/legacy land-lines (copper wires) has steadily declined and will continue to do so. But, the company appears to be well-positioning itself to draw future revenues from its well-mapped out strategic/digital stream.

“Currently, there is an elephant in the room — at the end of last year, the pension plan ended-up unfunded by \$2 billion. At the shareholder’s meeting it was confirmed that new corporate leadership intend to contribute only \$100 million towards tackling the pension plan deficit. Not exactly a financial priority. Instead, the corporation plans to expend several billion dollars on capital outlays for corporate expansion.

“Obviously, the retiree group should maintain its long-sustained efforts to vigilantly monitor the administration of the pension plan, and increase efforts to lobby the new corporate leadership to better address the tremendous pension funding shortfall.”

*Curtis L Kennedy*

# Medicare

## Modest increases projected for Medicare premiums, deductibles in 2019

by Barbara Wilcox, AUSWR CO/WY  
Health Care Specialist,  
Email: [bmw80205@gmail.com](mailto:bmw80205@gmail.com)

The Medicare trustees recently published their annual report projecting costs and revenues into the future. This report includes *estimates* of the Medicare costs for next year.

*These are just projections*, and the actual, official amounts won’t be announced until October.

Medicare Projected Changes from 2018 to 2019:

- Part A (Hospital) Deductible Increase from \$1340 to \$1376
- Part B (Medical) Annual Deductible increase from \$183 to \$185
- Part B (Medical) Monthly Premium increase from \$134 to \$135.50 \*

### Social Security

A question on many minds is whether we will get a COLA (cost-of-living) increase in our Social Security benefits in 2019. The indications are that we probably will, but we won’t know for sure until October.

We can all hope that our individual COLA increases will be more than the \$1.50 increase in the monthly Part B premium!

Remember that we have to wait until October to find out what the actual numbers will be in 2019.

— *Barbara*

\* In 2018, the Part B base premium was \$134 if you paid \$134 in 2017. Most AUSWR retirees are covered by a special rule for Social Security recipients, called the “hold harmless rule,” that ensures that Social Security checks will not decline from one year to the next because of increases in Medicare Part B premiums. The hold harmless rule applies to most, but not all, Social Security recipients.

# Fall health insurance enrollment period is on the horizon

by *Barbara Wilcox, AUSWR CO/WY  
Health Care Specialist  
Email: bmw80205@gmail.com*

Each year we all have an opportunity to make changes in our health insurance during fall enrollment periods.

Changes made in the fall of 2018 will be effective January 1, 2019. If you don't want to make any changes, then you don't need to take any action – if you do nothing, you will stay on the same plan(s) you are on this year.

## **Medicare Open Enrollment: October 15 – December 7**

If you are on Medicare, you can use the Open Enrollment period to make changes in your prescription drug coverage.

You can join a Medicare Advantage plan, you can change to a different plan, or you can drop Medicare Advantage entirely and go on Original Medicare.

Insurance companies offering Medicare Advantage plans and Medicare Part D Prescription Drug Plans are required to accept any changes or new enrollments you make during Open Enrollment, regardless of your health status.

**Post-1990 retirees** on Medicare get their prescription drug coverage through either a Medicare Part D prescription drug plan or a Medicare Advantage plan.

I strongly recommend that you re-evaluate your prescription drug coverage each year during Open Enrollment. With the huge increases we are seeing in prescription drug prices, this is especially important this year. The plan you are on now may not be the least expensive plan for you next year.

The one thing you cannot do during Open Enrollment is join or change a Medicare Supplement plan. Different rules cover the Medicare Supplement plans.

Unless you are new to Medicare or have a Special Enrollment Period, you will not have Guaranteed Issue and will have to go through underwriting to join or

change a supplement plan. The insurance company can ask you to fill out a health questionnaire.

If your health is not good or you have a pre-existing condition, the insurance company is allowed to charge you a higher premium, make you wait six months for coverage of your pre-existing condition, or deny you coverage entirely.

**If you are a Pre-1991 or ERO retiree** on the guaranteed CenturyLink company health insurance, the prescription drug coverage you have now is much better than any coverage you can get with a Medicare Advantage plan or a Medicare Part D Prescription Drug plan. You do not need to make any changes in your prescription drug coverage.

## **CenturyLink Annual Enrollment: November 5 - 16**

We know the dates of this year's Annual Enrollment, but we don't know the specific options that will be offered.

The enrollment period is short, just two business weeks, so if you want to make changes in your CenturyLink insurance, be sure to watch your mailbox for the enrollment packet and be prepared to act quickly.

Here is general information on what changes you can make during CenturyLink's Annual Enrollment.

- Retirees who are not yet on Medicare and are on CenturyLink retiree insurance will have an opportunity to switch to a different plan.
- Pre-1991 and ERO retirees may want to consider options that CenturyLink offers instead of the CenturyLink guaranteed health plan.
- Any retiree can waive or suspend the CenturyLink company dental plan. Some retirees are choosing to buy their own dental plan instead of using the CenturyLink plan. Remember, if you are a Management Post-1990 Retiree, you will want to suspend the plan rather than waive it so that you can return

to the CenturyLink plan later if you want to; the rules allow you to suspend and then return once.

**Q: I am a Post-1990 retiree. How do I go about evaluating my Medicare prescription drug coverage?**

**A:** You need your list of prescriptions and a tool that will compare your prescriptions against the formularies and costs of the plans that are available where you live. I know of four ways you can do this.

1. Do it yourself by using the Plan Finder on Medicare.gov. Click on "Find Health & Drug Plans," and follow the instructions.

If you do a personalized search using your Medicare number, you can easily come back to your drug list whenever you want to re-evaluate the plans.

You can search for a stand-alone Part D Prescription Drug Plan (PDP), a Medicare Advantage plan with prescription drug coverage, or both. The Plan Finder will list all of the plans available where you live, ranked by cost, starting with the plan with the least total costs for your drug list. You can enroll on-line or call the phone number given for the plan you choose.

2. You can use the services of one of the brokers that CenturyLink makes available to Post-1990 retirees. If you used Aon Hewitt Navigators in the past, you can call them again. Or call Via Benefits (previously OneExchange) at 888-825-4252. They will ask for your list of prescriptions and run an analysis to find a plan for you. Keep in mind that insurance brokers do not represent all of the plans that are available to you, but they can sell you most of the major plans.

3. Use any private insurance broker that you choose. If you have an insurance broker who has served you well in the past, you may want to consult with him or her again.

4. Call your state SHIP program. I am a volunteer with the Colorado SHIP program, and we help people on Medicare find the plans that would be cheapest, or best in other ways, for any Medicare beneficiary who calls.

SHIP counselors do not sell insurance. They can inform you of your options and the pros and cons of the different plans. The toll-free phone number is on the back of your copy of Medicare & You. Or you can find the phone number for your state on Medicare.gov. Click on the link for "Find Someone to Talk To" and select your state.

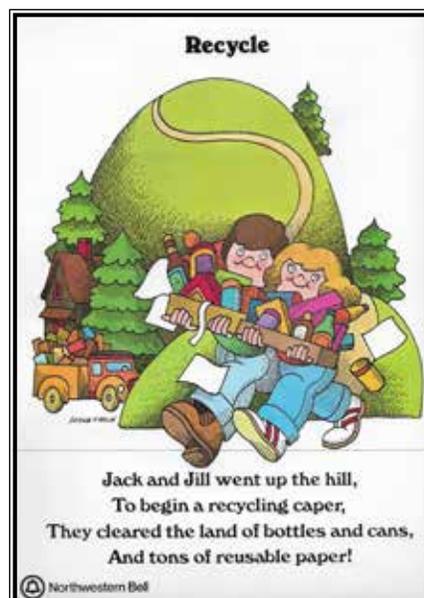
**Q: I am a Pre-1991 retiree on the guaranteed CenturyLink company insurance. I have the best health insurance coverage available. Why would I want to make any changes during Annual Enrollment?**

**A:** You probably don't need or want to make any changes.

However, you may want to consider one of the other options that CenturyLink offers to you if your circumstances call for it. We don't yet know what options CenturyLink may be offering Pre-1991 and ERO retirees for 2019; we have been told there will be an enhanced Medicare Advantage Plan.

In 2018, CenturyLink offered a special company Medicare Advantage plan through United Health Care, and they also offered a Health Reimbursement Account, funded by the company with money you could use to buy your own insurance.

If you later want to return to the guaranteed company plan, you can do that any year during Annual Enrollment.



## Phone men of the "Greatest Generation"

Don Warsavage, Phone: 303-776-7782

Email: oldsavage14@gmail.com

Airman First Class, Roland B. Timmerman, 'Red', was running flat out. He was looking for cover, but he could see nothing in the pitch black Korean night. "We'd just get settled down at our base near Seoul. Then here came 'Bed-Check Charlie' with his planes and their bombs," Red said.

Red was usually at his machine gun firing tracers up into the sky, trying to knock 'Charlie' down. But this night, he just needed to get to safety. Running fast, but seeing nothing, he worried that he'd fall into one of the bomb craters of earlier raids. That's when he slammed into a tree.

The medics patched him up. They sent him back to duty with a swatch of bandages across his nose.



Later on, a couple of officers wanted to talk to him. Red was surprised when they offered him the Purple Heart. He told them, "Hey, we were being bombed! I'm supposed to tell my grandkids, 'I got the Purple Heart for running into a tree?'"

He turned them down. No Purple Heart.

Tom Brokaw's "Greatest Generation" is made up of men like Red.

Before he went to Korea, Red was a lineman working for Northwestern Bell. He was a member of what was known as an "unlocated crew." They weren't homeless, but they could be in any motel from one week to the next anywhere in Iowa, Nebraska or South Dakota. They went wherever they were needed. Newer employees were often members of these crews. Some thought that if you stood up well to the rigors of unlocated crews, you were a candidate for a more stable job.

Back from Korea, Red returned to Northwestern Bell and became a combinationman, the jack-of-all-trades job of outside plant.

When I talked to Red, he told me he had recently suffered a mild stroke, but had recovered very well. Red treated hardships with a more determined commitment balanced with an edge of humor typical of a kid raised during The Great Depression. He told me stories of his life over the phone from the comfort of his living room. On occasion, I could hear one of his two great-grandchildren loudly competing for his attention.

He told me of a time back on the "unlocated crew" when he came to a telephone pole called a *Black Diamond*. They were really hard wood. His gaffs (climbers) would barely break the surface. And he fell off. He landed flat on his back in a snowdrift. Panic receded — and anger rushed in. He attacked the pole, driving his gaffs in with furious strength. Consequently, when he started back down he couldn't dislodge them.

He told of another time when everything started out just right. The sun was shining. He felt great and he was approaching the first pole of the morning at a railroad crossing. He climbed up, and belted in. The engineer from an approaching train happily waved his arm out

**Person-toPerson ... continued on page 19**

**Person-to-Person ... continued from page 18**

the cab window up at Red. Red waved back. When the train passed underneath, the engineer gave a blast that covered him in black, gritty smoke.

You could hear the smile in Red's voice as he told these stories.

Nebraska and South Dakota were among the states that experienced a brutal winter of historic proportions in 1950-51. One official report stated: "The snow clung to everything. Cattle were blinded and suffocated. School children lost their way, and some died of hypothermia. Snow piled in such great heights and froze so hard that people could walk along the tops of power poles.

It was the same near Springfield, Nebraska, where Red and his unlocated crew were working. They didn't climb a pole. They just walked along on the snow, hoping they



wouldn't break through, repairing the line as they went.

In 1955, he and his crew were given the urgent task of saving the telephone service for the town of Valley NB. Valley is a little town that sits right between the Platte and Elkhorn Rivers in their flows to the Missouri.

These rivers have a dramatic history of damaging floods. The 1955 flood could take out the Valley central office which contained the step switches connecting all the phones in town.

Red's crew consisted of six combinationmen led by their foreman, John Hodges. They had spent the last couple days digging and filling sandbags. The flood's crest was predicted for that night.

John Hodges loaded Red and the rest of the crew into a van and rushed to the central office to finish their work. Hodges slammed on the brakes when he was not able to see the familiar bridge's superstructure. The van skidded to stop just a few feet shy of the end of the broken highway. They got out of the van and looked at the flooding river where a bridge used to be.

They found another way to the central office and immediately got to work. They finished stacking sandbags against the advancing water and set up pumps and hoses to hopefully disperse the flow that washed through their makeshift barricade.

Exhausted, they went inside the central office. The noisy step switches were clattering away connecting Valley residents to their families and friends. Red dozed off. He woke abruptly and asked his mate, Bob Corby, "Are we okay?" Corby checked outside and yelled back, "Yeah, we're good."

The water nearly reached the top of their sandbags but didn't overflow. The pumps handled the seepage and the Valley central office survived the flood.

Later in his career, Red was given a critical job designed to solve a serious problem. He was to liaison with the cable manufacturer, Western Electric Company. It was his job to be sure the right kind of cable got to the right job site in Iowa, South Dakota and Nebraska. This had not been happening in a time of expansion and exploding customer demand for telephone service.

Red pulled it off and he retired from that job in 1986 with 36 years' service. He married his wife, Joyce in 1954. As we talked on the phone, I could occasionally hear Joyce gently coaching Red in the background as he sorted through his many rich memories. They have three children, two girls and a boy who gave them five grandchildren and two great-grandchildren.

Red did his job as he lived his life, with integrity, a sense of humor and, of course, Person-to-Person.

Do you have a story to share?  
If you would like some help writing it, contact  
Don Warsavage  
303-776-7782  
or oldsavage14@gmail.com

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**CenturyLink Service Center**  
**800-729-7526**

If you still have unresolved problems  
after calling the Service Center,  
contact your Retiree Advocate.

MN, ND, SD - Jim Heinze 303-442-1831  
jjonrr@centurylink.net

IA, NE - Gordie Lundy 402-203-2042  
gmale5664@gmail.com

**Membership Application and Renewal**

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*New Member* \_\_\_\_\_ *Renewal* \_\_\_\_\_ *Change* \_\_\_\_\_ *Extra* \_\_\_\_\_ *Date* \_\_\_\_\_

Name \_\_\_\_\_

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Phone \_\_\_\_\_

E-mail \_\_\_\_\_ *(please enter if you have one)*

Retired from (*Company*) \_\_\_\_\_ State \_\_ Year \_\_\_\_

Save us print and postage; get your *Retiree Guardian* electronically? YES \_\_\_ or NO \_\_\_

Pledge to be an active NRLN Grassroots Network volunteer and correspond with my  
Senators and Representative on issues important to retirees. YES \_\_\_ or NO \_\_\_

\_\_\_\_\_ 1 year \$25.00 per person \$ \_\_\_\_\_ Extra Contribution

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